

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 18, 2001, BOBBY R. BROWNING AND BARBARA D. BROWNING executed a certain Deed of Trust to J. PATRICK CALDWELL, TRUSTEE for the benefit of BANCORPSOUTH BANK, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1394, Page 315.

WHEREAS, BANCORPSOUTH BANK, pursuant to the provisions of the aforesaid Deed of Trust, has elected to substitute ERIC L. SAPPENFIELD, as Trustee in and for the above described Deed of Trust and indebtedness secured thereby in lieu and in place of all previously named Trustee.

NOW, THEREFORE, BANCORPSOUTH BANK, the holder of the above described Deed of Trust, does hereby substitute and appoint ERIC L. SAPPENFIELD, as Trustee in place of the previously named Trustee, and does hereby confer upon said ERIC L. SAPPENFIELD, full and complete power to execute said Deed of Trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

WITNESS MY SIGNATURE this the 25th day of October, 2006.

BANCORPSOUTH BANK

By

Patrick Dixon, Branch Manager

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County, on this the 25th day of October, 2006, within my jurisdiction, the within named, PATRICK DIXON, who acknowledged that he is Branch Manager of BancorpSouth Bank, a Mississippi Banking Corporation, and that for and on behalf of the said Corporation, and as his act and deed he executed the above and foregoing instrument, after first having been duly authorized by said Corporation so to do.

My Commission Expires:

Notary Public

06-21-07

This instrument prepared by:
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